

Information to identify the case:

Debtor 1	<u>Amber D. Halldin</u>	Social Security number or ITIN	xxx-xx-9003
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-70357-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

4/18/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on a debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Amber D. Halldin
Debtor

Case No. 17-70357-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 3

Date Rcvd: Apr 18, 2023

Form ID: 3180WJ02

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2023:

Recip ID	Recipient Name and Address
jdb	+ Amber D. Halldin, PO Box 53, Lucernemines, PA 15754-0053
14419096	+ Aetna, 151 Farmington Avenue, Hartford, CT 06156-0002
14419100	+ Cambria Thrift, 21 West Market Street, Blairsville, PA 15717-1327
14419107	+ Sterling Jewelers, Indiana Mall, 2334 Oakland Avenue Ste. 255, Indiana, PA 15701-3348

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Apr 19 2023 03:23:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Apr 19 2023 03:23:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14419098	EDI: CITICORP.COM	Apr 19 2023 03:23:00	AT&T Universal Card, PO Box 6500, Sioux Falls, SD 57117-6500
14642219	EDI: ATLASACQU	Apr 19 2023 03:23:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
14635597	EDI: GMACFS.COM	Apr 19 2023 03:23:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14419097	+ EDI: GMACFS.COM	Apr 19 2023 03:23:00	Ally Financial, PO Box 9001951, Louisville, KY 40290-1951
14419099	+ EDI: TSYS2	Apr 19 2023 03:23:00	Barclay Card Mastercard, PO Box 8834, Wilmington, DE 19899-8834
14419101	EDI: CAPITALONE.COM	Apr 19 2023 03:23:00	Capital One, ATTN: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
15443572	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 18 2023 23:30:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
14419102	Email/Text: pitbk@weltman.com	Apr 18 2023 23:30:00	Discover Bank, c/o Weltman, Weinberg & Reis Co., 2500 Koppers Bldg., 436 7th Avenue, Pittsburgh, PA 15219-1842
14520617	EDI: DISCOVER.COM	Apr 19 2023 03:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14419103	EDI: IRS.COM	Apr 19 2023 03:23:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14707095	Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2023 23:45:08	LVNV Funding LLC, c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675
14681847	Email/PDF: resurgentbknotifications@resurgent.com		

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		Apr 18 2023 23:45:23	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15511207	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 18 2023 23:30:00	Lakeview Loan Servicing, LLC, C/O RightPath Servicing, PO Box 619096, Dallas, TX 75261-9096
14709545	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 18 2023 23:30:00	Lakeview Loan Servicing, LLC, c/o Loancare, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14637955	EDI: AGFINANCE.COM	Apr 19 2023 03:23:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14419104	EDI: AGFINANCE.COM	Apr 19 2023 03:23:00	One Main Financial, 475 Ben Franklin Road, Town Fair Plaza S#64, Indiana, PA 15701
14419105	+ EDI: LCIPHMMRG	Apr 19 2023 03:23:00	PHH Mortgage Corp., Mortgage Service Center, PO Box 5452, Mount Laurel, NJ 08054-5452
14667004	EDI: PRA.COM	Apr 19 2023 03:23:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14699231	EDI: PRA.COM	Apr 19 2023 03:23:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14419106	+ Email/Text: bankruptcynotices@psecu.com	Apr 18 2023 23:30:00	PSECU, P. O. Box 67013, Harrisburg, PA 17106-7013
14650498	EDI: Q3G.COM	Apr 19 2023 03:23:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr		LAKEVIEW LOAN SERVICING, LLC
cr		PHH Mortgage Corporation
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2023 at the address(es) listed below:

District/off: 0315-7

User: auto

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Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC cwohrlab@raslg.com
Jerome B. Blank	on behalf of Creditor PHH Mortgage Corporation jblank@pincuslaw.com
John R. Lhota	on behalf of Joint Debtor Amber D. Halldin lrj@atlanticbbn.net tmb@atlanticbbn.net
Mario J. Hanyon	on behalf of Creditor PHH Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC pawb@fedphe.com

TOTAL: 9